CLAIMS

1. A method for a person to initiate an operation in a network-based system, which operation concerns goods or services indicated on a product, comprising the step of giving an instruction to the system to the effect that the operation is to be carried out using person-specific information previously stored in the system by reading off a position-coding pattern in an operation field on the product by means of a hand-held device, which operation field is provided with a position-coding pattern that codes coordinates which represent said instruction in the system.

2. A method according to claim 1, in which the step of giving an instruction comprises reading off the position-coding pattern by means of a hand-held device that has a unique identity with which the person-specific information is associated.

3. A method according to claim 1, in which the step of giving an instruction comprises giving an instruction to make the person-specific information available to a party that needs to use it in connection with the carrying out of the operation.

4. A method according to claim 1, further comprising the step of creating and recording electronically by means of the hand-held device graphical information that is to be attached to said instruction by passing the device across an information field on the product provided with said position-coding pattern, which information field is intended to receive the graphical information.

5. A method according to claim 1, in which the system is a payment system, the operation is a payment, the person-specific information is an account for the person and the instruction is an instruction to the effect that a payment is to be made from the account.

6. A method in a hand-held device for initiating an operation concerning goods or services indicated on a product, comprising the steps of receiving a position-coding pattern from the product, of identifying, by means of coordinates coded by the position-coding pattern, an instruction from a person who uses the device to the effect that the operation is to be carried out using person-specific information previously stored in the system, and of making possible the carrying out of the operation by communication with a network-based system.

7. A method according to claim 6, in which the step of making possible the carrying out of the operation comprises identifying, by means of coordinates coded by the position-coding pattern, a party that needs to use the person-specific information in association with carrying out the operation.

8. A method according to claim 7, in which the step of identifying said party comprises sending at least some of the coordinates to a first computer and of receiving in response an address in the network for the party.

9. A method according to claim 7, further comprising the step of making the person-specific information available to the party.

10. A method according to claim 9, in which the step of making the person-specific information available comprises creating an operation code and sending it to the party and to a second computer in the network which stores the person-specific information.

11. A method according to claim 10, further comprising the step of transmitting to the second computer and to the party a device identity which uniquely identifies the hand-held device and with which the person-specific information is associated.

12. A method according to claim 6, in which the step of making possible the carrying out of the operation comprises making the person-specific information available

to a party in the network-based system that needs to use it in connection with the carrying out of the operation.

13. A method according to claim 12, wherein the person-specific information is made available to the party by means of a device identity which uniquely identifies the hand-held device and with which the person-specific information is associated.

14. A method according to claim 12, in which the step of making the person-specific information available comprises retrieving the person-specific information, preferably from a memory in the device, and sending it to the party.

15. A method according to claim 12, in which the step of making the person-specific information available comprises identifying the person-specific information from a plurality of items of person-specific information on the basis of coordinates coded by the position-coding pattern.

16. A method according to claim 12, in which the step of making the person-specific information available comprises receiving from the person a choice of the person-specific information from a plurality of items of person-specific information.

17. A method according to claim 7, further comprising the step of sending to said party coordinates coded by the position-coding pattern and representing graphical information that was created by the user.

18. A method according to claim 6, in which the operation is a payment.

19. A method according to claim 17, in which the person-specific information is an account for the person and the instruction is an instruction to the effect that a payment is to be made from the account.

20. A memory medium on which is stored a computer program comprising instructions to cause a computer to carry out a method according to claim 6.

21. A hand-held device for initiating an operation concerning goods or services indicated by means of printed information on a physical product, comprising a sensor for recording a position-coding pattern and a signal-processing unit for carrying out a method according to claim 6.

22. A system for making possible at least one operation in a network concerning goods or services indicated on a product, which operation is intended to be initiated using one hand-held device of a plurality of hand-held devices by reading off a position-coding pattern, which codes coordinates, in an operation field on the product, said system comprising a device database which stores a unique identity for each of the devices and at least one item of person-specific information, associated with each identity, for the person who is the owner of the device, so that the operation can be carried out by a party in the network using the person-specific information stored in the device database, the person-specific information being retrievable by the party by means of the device identity, which is sent to the party in response to the device reading off the position-coding pattern in the operation field on the product.

23. System according to claim 22, further comprising an address database, which for each of a plurality of coordinate areas, the coordinates of which are coded by the position-coding pattern, stores an address in the network of the party being the owner of the coordinate area.

24. A product comprising an indication concerning goods or services, wherein an operation field on the product is provided with a position-coding pattern that codes a plurality of coordinates that represent an instruction to a network-based system to carry out an operation concerning said goods or services using person-specific information which was previously stored in the system and which is associated with a unique identity of a reading device used to read off the position-coding

pattern by the person who wants to carry out the operation.

25. A method in a hand-held device for initiating an operation concerning goods or services indicated on a product, comprising the steps of receiving a position-coding pattern from the product, of identifying, by means of coordinates coded by the position-coding pattern, an instruction from a person who uses the device to the effect that the operation is to be carried out using person-specific information previously stored in the system, said person-specific information being associated with a unique identity of the device, and of making available, in response to the identification of the instruction and by means of the unique identity, the person-specific information to a party in the network-based system that needs to use it in connection with the carrying out of the operation.